UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/785,997	02/26/2004	Martin von der Emde	07781.0146-00	5167

60668   7590   07/27/2010
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EXAMINER
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ART UNIT	PAPER NUMBER
3691	

MAIL DATE	DELIVERY MODE
07/27/2010	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

PTOL-90A (Rev. 04/07)

	Application No.	Applicant(s)
Office Action Summary	10/785,997	EMDE ET AL.
	Examiner	Art Unit	
	GREGORY JOHNSON	3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE *3* MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *26 February 2004*.
2a)☒ This action is **FINAL**.   2b)☐ This action is non-final.
3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1,2,5-24,28,29,32-51 and 53-79* is/are pending in the application.
    4a) Of the above claim(s) _____ is/are withdrawn from consideration.
5)☐ Claim(s) _____ is/are allowed.
6)☒ Claim(s) *1,2,5-24,28,29,32-51 and 53-79* is/are rejected.
7)☐ Claim(s) _____ is/are objected to.
8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.
10)☒ The drawing(s) filed on *26 February 2004* is/are: a)☒ accepted or b)☐ objected to by the Examiner.
    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
    a)☒ All   b)☐ Some * c)☐ None of:
      1.☒ Certified copies of the priority documents have been received.
      2.☐ Certified copies of the priority documents have been received in Application No. _____.
      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO/SB/08)
    Paper No(s)/Mail Date _____.
4) ☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____.
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

DETAILED ACTION

1.   This communication is in response to the amendment filed May 18, 2010.

Status of Claims

2.   Claims 1, 2, 5-9, 11, 12, 14-16, 19, 20, 28, 29, 32-36, 38, 39, 41-43, 46, 47 and

51 are amended. Claims 3, 4, 25-27, 30, 31, 52 and 80-82 are cancelled. Claims 10,

13, 17, 18, 21-24, 37, 40, 44, 45, 48-50 and 78 are original. **Claims 1, 2, 5-24, 28, 29,**

32-51 and 53-79 are pending.

Response to Arguments

3.   Applicant's arguments filed May 18, 2010 have been fully considered but they are

not persuasive.

        Applicant argues (pgs. 21-23) "Independent claim 1, as amended, recites a

method for processing an electronic document, including "receiving, from the second

party, information including a first data field, wherein the first data field is a data field

selected from the plurality of data fields proposed by the first party according to the

predefinable list," "receiving, from the second party, information including a second data

field, wherein the second data field is a data field provided by the second party," and

"producing an accounting record from the electronic bill, based on the first data field and

the second data field." Herindel does not teach, or even suggest, at least these

elements of claim 1".

        Examiner will assume that Applicant is referring to Heindel et al., Pat. No.

6,304,857 (i.e. there is no "r" within the name).

Applicant's arguments continue with (pg. 22): "Herindel discloses allowing a biller to use data fields to customize the billings before they are sent to the customers. However, Herindel is completely silent with respect to allowing the customers to customize the billings by selecting data fields proposed by the biller. As such, Herindel fails to disclose, or even suggest, "receiving, from the second party, information including a first data field, wherein the first data field is a data field selected from the plurality of data fields proposed by the first party according to the predefinable list," as recited in claim 1.

In response to Applicant's argument that the references fail to show certain features of applicant's invention, it is noted that the features upon which applicant relies (i.e., allowing **the customers** to customize the billings by selecting data fields proposed by **the biller**) are not recited in the rejected claims. Although the claims are interpreted in light of the specification, limitations from the specification are not read into the claims. See *In re Van Geuns*, 988 F.2d 1181, 26 USPQ2d 1057 (Fed. Cir. 1993).

In response to Applicant's arguments that Heindel does not teach, or even suggest, the certain elements of claim 1, the Examiner respectfully disagrees with Applicant's assertions because Heindel teaches the following elements:

- receiving, from the second party, information including a first data field, wherein the first data field is a data field selected from the plurality of data fields proposed by the first party according to the predefinable list (Abstract; col.2, lines 55-67; via If the industry table contains sufficient fields for the biller's purpose (Examiner's interpretation is that all of the data fields of the industry-specific data fields are selected), the biller need

not create its own detail table containing customized billing categories.
Alternatively, the biller can start with the industry table and add fields to
customize the industry table)

- receiving, from the second party, information including a second data field,
  wherein the second data field is a data field provided by the second party
  (Abstract; col.2, lines 55-67; via the biller can start with the industry table
  and *add fields* to customize the industry table), and

- producing an accounting record from the electronic bill (e.g. records within
  a database containing billing data, such as amount due, due date, etc),
  based on the first data field and the second data field (col.3, lines 3-9;
  col.4, lines 30-45; col.5, lines 45-55; col.10, lines 23-33; via the biller
  integration system sends the billing data, template, rules, and resources to
  the billing service center, where they are stored).

The Examiner maintains that the prior art of record teaches and/or discloses
Applicant's invention as claimed.

Claim Objections

4. **Claims 25, 27, 80 and 81** were previously objected to under 37 CFR 1.75(c) as

being in improper form because the independent claims were in a form similar to that of

a multiple dependent claim. In view of the claims being cancelled, the objection is moot.

5. **Claim 72** is objected to because of the following informalities: Claims 72 recites

"A method for processing **a electronic** document...." The "a" should be replaced with

"an". Appropriate correction is required.

Claim Rejections - 35 USC § 112

6. The following is a quotation of the second paragraph of 35 U.S.C. 112:

> The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

7. **Claims 9, 12-13, 36, 39-40, 56, 65, 68, 70 and 72-79** were previously rejected

under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly

point out and distinctly claim the subject matter which applicant regards as the

invention. However, in view of Applicant's amendments the rejections are withdrawn.

Claim Rejections - 35 USC § 101

8. 35 U.S.C. 101 reads as follows:

> Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

9. **Claims 1-24, 28-79 and 81-82** were previously rejected under 35 U.S.C. 101

because the claimed invention was directed to non-statutory subject matter. However, in

view of Applicant's amendments the rejections are withdrawn.

Claim Rejections - 35 USC § 103

10.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set
> forth in section 102 of this title, if the differences between the subject matter sought to be patented and
> the prior art are such that the subject matter as a whole would have been obvious at the time the
> invention was made to a person having ordinary skill in the art to which said subject matter pertains.
> Patentability shall not be negatived by the manner in which the invention was made.

11.   The factual inquiries set forth in *Graham* v. *John Deere Co.*, 383 U.S. 1, 148

USPQ 459 (1966), that are applied for establishing a background for determining

obviousness under 35 U.S.C. 103(a) are summarized as follows:

1.   Determining the scope and contents of the prior art.
2.   Ascertaining the differences between the prior art and the claims at issue.
3.   Resolving the level of ordinary skill in the pertinent art.
4.   Considering objective evidence present in the application indicating obviousness or nonobviousness.

12.   **Claims 1-2, 5-13, 16-19, 24, 28-29, 32-40, 43-46, 51-53, 56-64, 69-72, 75-76**

and 78-79 are rejected under 35 U.S.C. 103(a) as being unpatentable over Heindel et

al., Pat. No. 6,304,857 (hereinafter "Heindel"), in view of Pratte, Pub. No. 2004/0205635

(hereinafter "Pratte")

       As to claim 1, Heindel teaches a method for processing an electronic document,

wherein the document includes a plurality of data fields and wherein the document is an

electronic bill made accessible by a first party to a second party via a computer network

(Abstract; col.6, lines 57-65; col.7, lines 58-65; and col.9, lines 13-24; via billing

statement contains numerous data fields and billing operator can preview billing

statements), comprising:

- presenting, using a processor, information to the second party, wherein the information includes the plurality of data fields included in the electronic bill (Abstract; col.2, lines 55-67; via industry table containing *normal billing fields* (e.g., amount due, due date, etc.)) and a plurality of data fields proposed by the first party according to a predefinable list (Abstract; col.2, lines 55-67; via *industry-specific fields*);

- receiving, from the second party, information including a first data field, wherein the first data field is a data field selected from the plurality of data fields proposed by the first party according to the predefinable list (Abstract; col.2, lines 55-67; via If the industry table contains sufficient fields for the biller's purpose (Examiner's interpretation is that all of the data fields of the industry-specific data fields are selected), the biller need not create its own detail table containing customized billing categories. Alternatively, the biller can start with the industry table and add fields to customize the industry table);

- receiving, from the second party, information including a second data field, wherein the second data field is a data field provided by the second party (Abstract; col.2, lines 55-67; via the biller can start with the industry table and *add fields* to customize the industry table); and

- producing an accounting record from the electronic bill (e.g. records within a database containing billing data, such as amount due, due date, etc), based on the first data field and the second data field (col.3, lines 3-9; col.4, lines 30-45; col.5, lines 45-55; col.10, lines 23-33; via the biller

integration system sends the billing data, template, rules, and resources to

the billing service center, where they are stored).

Heindel teaches the use of a preview subsystem that allows a biller to preview

billing statements prior to allowing the service center to disburse the statements

electronically. Heindel does not explicitly disclose the following limitation:

- sending the accounting record to the second party.

However, Pratte teaches that a data handler system which serves as an interface

between a data display device and information store, such as a data base, retrieves

information and displays it to the user in a form of a document metaphor. The document

metaphor contains all of the information in a particular information record that a user

desires to see. Pratte teaches that a typical "main record" (Applicant's accounting

record) is comprised of multiple subsets of related information, such as a customer and

multiple invoices. Pratte also teaches that a user can customize the format of a

document (Abstract, ¶0019, ¶0024 and ¶0042-0046).

Heindel teaches the use of a preview subsystem that allows a biller to preview

billing statements prior to the service center to disbursing them electronically. And

Pratte teaches a method and system that retrieves information records from a database

and displays it to a user in a form of a document, in which the user customized the

layout of the document.

Therefore, it would have been obvious to one of ordinary skill in the art at the

time of Applicant's invention to modify include in the electronic billing system as taught

by Heindel, with the retrieving of a record from a database for display to a user as

taught by Pratte, since the claimed invention is simply a substitution of one known

element for another (i.e. retrieving accounting records from a database vs. retrieving

statement data from a database), and one of ordinary skill in that art would have

recognized that the results of the substitution were predictable. See MPEP 2143,

Rational (B).

> **As to claim 2**, Heindel teaches the following limitation:
>
> - enabling said second party to enter information into the second data field. (col.4, lines 46-61; col.5, lines 13-28; col.6, lines 33-47; and col.7, lines 29-50; via a conditional field).

> **As to claims 5-13**, Heindel teaches the following limitations:
>
> - writing, by the first party, financial information into the first data field and adding the first data field to the electronic bill (Abstract and col. 2, line 31 thru col. 3, line 9; which discusses service center generating customized billing statements by inserting data and resources into the template at the appropriate fields);
> - selecting the financial information from a group consisting of financial objects, accounting objects, and bookkeeping objects (Fig. 2, item 58);
> - writing a predefinable value into the first data field (col.2, lines 55-67 and col. 4, lines 31-45; via normal billing fields (e.g., amount due, due date, etc.));
> - wherein receiving, from the second party, the information including the second data field comprises receiving one or more structured documents

(col.4, lines 46-61; col.5, lines 13-28; col.6, lines 33-47; and col.7, lines 29-50; via the statement designer enables the biller to embed and organize data fields, resource fields, and conditional fields within the statement template and to associate the respective resources (e.g. advertisements, biller logos, regulatory messages));

- wherein the structured document comprises data, tags, or program code, and the structured document is accessible by the second party (col. 4, line 62 thru col. 5, line 12; col. 6, lines 13-25; and col. 11, lines 10-25; via HTML);

- wherein at least one of the structured documents is a structured table, an XML-file, a HTML-file, or a java server page (col. 4, line 62 thru col. 5, line 12; col. 6, lines 13-25; and col. 11, lines 10-25; via HTML);

- enabling the second party to characterize the electronic bill as accepted or refused (col. 9, lines 13-24; via billing operator approving billing statements);

- sending an accepted electronic bill to the second party or to a payment service provider (col. 9, lines 13-24; via billing operator approving billing statements); and

- creating an accounts record from an accepted bill and sending it to the second party (col. 10, lines 23-33, col. 11, lines 27-40, and col. 25, lines 8-20; which discusses records, such as consumer, biller and statement).

As to claims 16-19, Heindel teaches the following limitations:

- naming the plurality data fields by the first party (Abstract; col.2, lines 55-
  67; and col.12, line 32 thru col.13, line 23; via the biller integration system
  maintains industry schema tables that are tailored to particular industries);

- checking an authorization of a user of the second party (col. 24, line 59
  thru col. 25, line 1; which discusses validating authorized billers);

- making the document accessible to the second party by means of an
  intranet or the Internet (Fig. 1); and

- counting the document and providing an invoice for the processing of the
  document to the second party (col. 2, lines 1-54; which discusses
  contracting with a third party billing service center, such as item 24 in Fig. 1,
  to handle the electronic bill distribution tasks).

As to claim 24, Heindel teaches the following limitation:

- wherein the method is for use with an enterprise accounting system (col.
  2, lines 42-54; which discusses integrating with a biller's existing billing
  and accounting systems).

As to claim 28, Heindel teaches a computer readable medium comprising
instructions for processing an electronic document, wherein the document includes a
plurality of data fields and wherein the document is made accessible by a first party to a
second party via a computer network (see claims 19 and 27)

The limitations of claim 28 are substantially equivalent to the limitations of claim 1 above, and are therefore rejected on the same grounds.

As to claims 29, 32-40, 43-46 and 51, the limitations are substantially equivalent to the limitations of claims 2, 5-13, 16-19 and 24, respectively, and are therefore rejected on the same grounds.

As to claim 53, Heindel teaches a system for processing an electronic document, wherein the document includes a plurality of data fields and wherein the document is an electronic bill made accessible to a second party by a first party via a computer network, the system comprising: a processor; a memory storing instructions that cause the processor to perform a method (col.10, lines 49-67 and Fig.6).

The limitations of claim 53 are substantially equivalent to the limitations of claim 1 above, and are therefore rejected on the same grounds.

As to claim 56, Heindel teaches the following limitation:

- wherein the document contains data, tags, or program code, so that the second party, which is accessing the document, is provided with a list of one or more data fields for selection, editing, or addition (col. 4, line 62 thru col. 5, line 12; col. 6, lines 13-25; col. 11, lines 10-25; and col.12, line 64 thru col.13, line 12);

As to claim 57, the limitation is substantially equivalent to the limitation of claim 10 above, and is therefore rejected on the same grounds.

As to claims 58-62, Heindel teaches the following limitations:

- wherein the second party uses a web browser to access the document over a network or the Internet (col. 7, lines 29-38);

- wherein the document contains a reference to a storage location of the electronic document (col. 8, lines 59-67, col. 9, lines 56-65, col. 10, lines 34-48 and col. 24, lines 6-21); and

- wherein the first data field is preallocated a default value (col.2, lines 55-67 and col. 4, lines 31-45; via normal billing fields, such as due date)

- wherein the second party is provided with means for inputting information into the first data field (col. 7, lines 29-38);

- wherein the document is an invoice (col.6, lines 57-65).

As to claims 63-64, the limitations are substantially equivalent to the limitations of claims 11 and 12 above, and are therefore rejected on the same grounds.

As to claim 69, the limitation is substantially equivalent to the limitation of claim 12 above, and is therefore rejected on the same grounds.

As to claims 70-71, Heindel teaches the following limitations:

- wherein the information presented to the second party is invoice information and comprises information regarding addresses for the invoice issuer, the invoice receiver, the payment service, payment, invoice items with respect to the underlying order or commentary (col.6, lines 57-65 and col. 10, lines 23-33); and

- wherein the first data provided for inputting account assignment information (col.2, lines 55-67; col. 4, lines 31-45; and col. 10, lines 23-33).

As to claim 72, Heindel teaches a method for processing a electronic document, wherein the document is an electronic bill that includes a plurality of data fields and wherein the document is made accessible by a first party to a second party via a computer network (Abstract; col.6, lines 57-65; col.7, lines 58-65; and col.9, lines 13-24; via billing statement contains numerous data fields and billing operator can preview billing statements)

The limitations of claim 72 are substantially equivalent to the limitations of claim 1 above, and are therefore rejected on the same grounds.

As to claim 75, the limitation is substantially equivalent to the limitation of claim 56, and is therefore rejected on the same grounds.

As to claim 76, the limitation is substantially equivalent to the limitation of claim 10 above, and is therefore rejected on the same grounds.

As to claim 78, the limitation is substantially equivalent to the limitation of claim 62, and is therefore rejected on the same grounds.

As to claim 79, Heindel teaches the following limitation:

- entering financial information into the second data field (col.4, lines 31-45 and col.6, lines 57-65).

13.   **Claims 14 and 41** are rejected under 35 U.S.C. 103(a) as being unpatentable over Heindel and Pratte as applied to claims 1 and 28 above, and further in view of Anderson et al., Pub. No. 2003/0208720 (hereinafter "Anderson'720").

As to claim 14, Heindel does not explicitly teach the following limitation; however, Anderson'720 teaches the limitation:

- wherein the plurality data fields are structured hierarchical (¶0038; via hierarchical structure of segments, fields, parents, and children within intermediate documents (IDocs)).

Heindel teaches methods for processing and the management of electronic documents. And Anderson'720 teaches methods for creating electronic document definitions. Therefore, it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitation as taught by Anderson'720 within Heindel for the motivation to provide a method for generating electronic document definitions for specifying interfaces to enterprise resource planning (ERP) systems and applications, in which the electronic document definition can be a

document type definition (DTD), an extensible markup language (XML) schema, or

another markup language document such as a hypertext markup language (HTML)

document (¶0009).

As to claim 41, the limitation is substantially equivalent to the limitation of claim

14 above, and is therefore rejected on the same grounds.

14.   **Claims 15 and 42** are rejected under 35 U.S.C. 103(a) as being unpatentable

over Heindel and Pratte as applied to claims 1 and 28 above, and further in view of

Anderson et al., Pat. No. 7,379,978 (hereinafter "Anderson'978").

As to claim 15, Heindel teaches assigning to the plurality of data fields a

property selected from a group consisting of displayable and non-displayable (col. 6,

lines 33-47; via conditional field).   Heindel does not teach the elements of "optionally

editable" and "mandatory editable"; however, Anderson'978 teaches these elements

(col. 83, line 40 thru col. 84, line 33; which discusses classifying data fields within an

electronic document).

Both Heindel and Anderson'978 teach methods for the processing and the

management of electronic documents. Therefore, it would have been obvious to one of

ordinary skill in the art at the time of Applicant's invention to include in the electronic

billing system as taught by Heindel, the method of classifying data fields as taught by

Anderson'978, since the claimed invention is merely a combination of old elements, and

in the combination each element merely would have performed the same function as it

did separately, and one of ordinary skill in that art would have recognized that the

results of the combination were predictable. See MPEP 2143, Rational (G).

As to claim 42, the limitation is substantially equivalent to the limitation of claim

15 above, and is therefore rejected on the same grounds.

15.   **Claims 20, 47 and 66** are rejected under 35 U.S.C. 103(a) as being

unpatentable over Heindel and Pratte as applied to claims 1, 28 and 53 above, and

further in view of Bahl et al., Pub. No. 2002/0038305 (hereinafter "Bahl").

As to claim 20, Heindel does not teach the following limitation:

- automatically starting a workflow for processing the electronic bill if the

    electronic bill is received from a third party.

However, Bahl teaches an automated invoice management method for receiving

an invoice from a first client and sending the invoice to a second client. The method

includes a session management engine that controls the interface of invoice and

remittance transaction files between a server and an unattended interface module or a

workstation during the secure session in accordance with workflow scripts (Abstract and

¶0075-0078).

It would have been obvious to one of ordinary skill in the art at the time of

Applicant's invention to include the aforementioned limitation as taught by Bahl within

Heindel for the motivation to provide a method for accepting invoices from a plurality of

suppliers using a plurality of electronic formats, manage and normalize the invoice data,

and to provide the invoices to a customer in an electronic data structure that is

compatible with the customers systems for electronic data entry (¶0020).

As to claims 47 and 66, the limitations are substantially equivalent to the

limitation of claim 20, and are therefore rejected on the same grounds.

16.   **Claims 21-22 and 48-49** are rejected under 35 U.S.C. 103(a) as being

unpatentable over Heindel, Pratte and Bahl as applied to claims 20 and 47 above, and

further in view of Ouchi, Pat. No. 5,978,836 (hereinafter "Ouchi").

As to claims 21-22 and 48-49, neither Heindel, Pratte nor Bahl explicitly teach

the following limitations; however, Ouchi teaches the limitations:

- sending an electronic notice, which includes a link to the document to an

  address contained in the workflow (col. 20, lines 30-57; which discusses a

  form route manager application of a workflow system sending email with

  URL to users of a workflow); and

- wherein the workflow runs according to a predefinable sequence (col. 2,

  lines 14-44 and col. 20, lines 30-54; which discusses a form route

  manager application of a workflow system using a STEP field to determine

  the next step in the route of a workflow).

Bahl teaches an automated invoice management method for receiving an invoice

from a first client and sending the invoice to a second client. The method includes a

session management engine that controls the interface of invoice and remittance

transaction files between a server and an unattended interface module or a workstation during the secure session in accordance with *workflow scripts*. And Ouchi teaches methods used in workflow systems.

Therefore, it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include in the combination of Heindel, Pratte and Bahl, the workflow method (i.e. steps) as taught by Ouchi, since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in that art would have recognized that the results of the combination were predictable. See MPEP 2143, Rational (G).

17.   **Claims 23 and 50** are rejected under 35 U.S.C. 103(a) as being unpatentable over Heindel, Pratte and Bahl as applied to claims 1 and 28 above, and further in view of Official Notice.

Note: Applicant's failure to traverse the statements made by the Examiner in the rejection of claims 23 and 50 in regards to the use of a login username and password for an individual that has access to consumer account information as being are old and well-known in the art is taken to be admitted prior art. (see MPEP 2144.03.C)

As to claims 23 and 50, neither Heindel, Pratte nor Bahl explicitly teach the following limitation:

- automatically checking an authorization of a participant of the workflow.

However, Official Notice is taken that it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitation within the combination of Heindel, Prattle and Bahl for the motivation to control who accesses and modifies documents (i.e. protecting confidential/personal data).

At the time of Applicant's invention, it was common practice for computer and web applications to require the use of a login username and password for an individual that has access to consumer account information (e.g. account number, the consumer's name and address, etc).

18.   Claims 54-55, 73-74 and 77 are rejected under 35 U.S.C. 103(a) as being unpatentable over Heindel and Pratte as applied to claims 53 and 72 above, and further in view of Ouchi.

As to claims 54-55, 73-74 and 77, Heindel does not explicitly teach the following limitations; however, Ouchi teaches the limitations:

- wherein a reference to a storage location of the document is presented to the second party (col. 20, lines 30-57; which discusses a form route manager application of a workflow system sending email with URL to users of a workflow);
- wherein the second party uses a network connection to access the structured document (col. 2, lines 14-44 and col. 20, lines 30-54; which discusses a user receiving an e-mail with the URL and connecting to a site by selecting the address embedded in the e-mail);

- receiving a link to the information presented to the second party (col. 2, lines 14-44 and col. 20, lines 30-54; which discusses a user receiving an e-mail with the URL and connecting to a site by selecting the address embedded in the e-mail);

- accessing the document via a network (col. 2, lines 14-44 and col. 20, lines 30-54; which discusses a user receiving an e-mail with the URL and connecting to a site by selecting the address embedded in the e-mail); and

- the information presented to the second party contains a link to the electronic document (col. 2, lines 14-44 and col. 20, lines 30-54; which discusses a user receiving an e-mail with the URL and connecting to a site by selecting the address embedded in the e-mail).

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitation as taught by Ouchi within Heindel for the motivation to provide a method for performing complex database functions using the easy accessibility of e-mail (col. 2, lines 7-11).

19. **Claims 65 and 68** are rejected under 35 U.S.C. 103(a) as being unpatentable over Heindel and Pratte as applied to claim 53 above, and further in view of Pallante, Pub. No. 2003/0028495 (hereinafter "Pallante").

As to claims 65 and 68, Heindel does not teach the following limitations; however, Pallante teaches the limitations:

- wherein the electronic document or the information presented to the second party is encrypted (¶0023 and ¶0112; via protection of documents in transit and in storage, through data encryption and access control; and proof of sending and receipt, through timestamping, digital signing, and logging); and

- wherein the electronic document or the information presented to the second party is digitally signed (¶0023 and ¶0112; via protection of documents in transit and in storage, through data encryption and access control; and proof of sending and receipt, through timestamping, digital signing, and logging).

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitation as taught by Pallante within Heindel for the motivation to provide trusted third party (TTP) services suitable for conveying electronic documents between a plurality of users via a computer network (¶0004).

20.   **Claim 67** is rejected under 35 U.S.C. 103(a) as being unpatentable over Heindel and Pratte as applied to claim 53 above, and further in view of Upton, Pub. No. 2003/0145047 (hereinafter "Upton").

As to claim 67, Heindel does not teach the following limitation;

- wherein the electronic document is automatically checked for presetable

  criteria.

However, Upton teaches a method for utilizing an interface component to query a

document and using a schema to ensure that the document is in the proper format

(Abstract and ¶0075).

It would have been obvious to one of ordinary skill in the art at the time of

Applicant's invention to include the aforementioned limitation as taught by Upton within

Heindel for the motivation to provide a method for integrating applicant components

using schemas to ensure that information (e.g. documents) passed between the

components is in the proper formation (¶0020-0021).

Conclusion

21.   THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time

policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE

MONTHS from the mailing date of this action. In the event a first reply is filed within

TWO MONTHS of the mailing date of this final action and the advisory action is not

mailed until after the end of the THREE-MONTH shortened statutory period, then the

shortened statutory period will expire on the date the advisory action is mailed, and any

extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of

the advisory action. In no event, however, will the statutory period for reply expire later

than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to GREGORY JOHNSON whose telephone number is (571)272-2025. The examiner can normally be reached on Monday - Friday, 8:30AM - 5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, ALEXANDER KALINOWSKI can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Alexander Kalinowski/   GREGORY JOHNSON
Supervisory Patent Examiner, Art Unit 3691   Examiner, Art Unit 3691

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